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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
	-		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name			
	your pictu exan licen	e the name that is on government-issued re identification (for nple, your driver's se or passport).	Kimberly First name M Middle name		First name Middle name
	ident	g your picture ification to your ting with the trustee.	Jones Last name and Suffix (Sr., Jr., II, III)	-1	Last name and Suffix (Sr., Jr., II, III)
2.		ther names you have I in the last 8 years			
		de your married or len names.			
3.	your num Indiv	r the last 4 digits of Social Security ber or federal ridual Taxpayer tification number	xxx-xx-1269		

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Case number (if known)

Debtor 1 Kimberly M Jones

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer Identification Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 4657 W Madison Apt 3F Chicago, IL 60644 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Kimberly M Jones

Par	t 2: Tell the Court About Y	our E	Bankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	☐ Chapter 7							
		☐ Chapter 11							
		□с	hapter 12						
		■ C	Chapter 13						
8.	How you will pay the fee	•	about how yo	u may pay. Typically, if you attorney is submitting your	are paying	the fee yourself, y	ou may pay with cash	r local court for more details n, cashier's check, or money n a credit card or check with	
				the fee in installments. If e in Installments (Official Fo		e this option, sign	and attach the Applica	ation for Individuals to Pay	
			I request that but is not req	t my fee be waived (You muired to, waive your fee, and	nay request d may do so	only if your incor	ne is less than 150% of	of the official poverty line that	
				olies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	□ No							
		、		Illinois Northern					
			District	Bankruptcy Court	When	3/24/17	Case number	17-09427	
			District	Illinois Northern Bankruptcy Court	When	12/15/16	Case number	16-39427	
			District	Dania aptoy Court	When		Case number		
10.	Are any bankruptcy	■ No	0			,			
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	9 S.						
			Debtor				Relationship to y	ou	
			District		When		Case number, if		
			Debtor				Relationship to y		
			District		When		Case number, if	known	
11.	Do you rent your residence?	■ No	o. Go to l	ine 12.					
		□ Ye	es. Has yo	ur landlord obtained an evid	tion judgm	ent against you?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial Stateme</i> this bankruptcy petition.	nt About ar	n Eviction Judgme	nt Against You (Form	101A) and file it as part of	

Document Page 4 of 55 Case number (if known) Debtor 1 Kimberly M Jones Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or

livestock that must be fed, or a building that needs urgent repairs? Case 18-19070 Doc 1 Filed 07/06/18 Entered 07/06/18 14:20:02 Desc Main Document Page 5 of 55

Debtor 1 Kimberly M Jones

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 **Kimberly M Jones** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kimberly M Jones Signature of Debtor 2 Kimberly M Jones Signature of Debtor 1 Executed on Executed on July 6, 2018 MM / DD / YYYY MM / DD / YYYY

Debtor 1 Kimberly M Jones Page 7 of 55 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul D	. Desai	Date	July 6, 2018
Signature of A	Attorney for Debtor		MM / DD / YYYY
Mehul D. D	esai		
Printed name			
Swanson 8	Desai, LLC		
Firm name			
2314 W No	rth Ave Unit C-1W		
Chicago, IL	- 60647		
	City, State & ZIP Code		
Contact phone	312-666-7882	Email address	kswanson@swansondesai.com
6296214 IL			
Bar number & Sta	ato.		

		DUCUIII	TIL FAUE O UI 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kimberly M Jone	s		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Amoun	14,425.55 abilities It you owe 9,882.84 0.00 44,589.29
Your lia Amoun \$ \$ \$ \$	14,425.55 abilities t you owe 9,882.84 0.00 44,589.29
\$ \$ \$	abilities t you owe 9,882.84 0.00 44,589.29
\$ \$ \$	9,882.84 0.00 44,589.29
\$ \$ \$	9,882.84 0.00 44,589.29
\$ 	0.00 44,589.29
\$	44,589.29
\$	
	54,472.13
\$	2,599.91
\$	2,289.00
ır other sch	hedules.
	\$

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Case number (if known) Debtor 1 Kimberly M Jones

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

1,276.41

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 18-19070 Doc 1 Filed 07/06/18 Entered 07/06/18 14:20:02 Desc Main Document Page 10 of 55 Fill in this information to identify your case and this filing: Debtor 1 **Kimberly M Jones** Middle Name Last Name First Name Debtor 2 Middle Name (Spouse, if filina) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put **Buick** 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Terraza** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2005 Debtor 2 only Current value of the Current value of the 15000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$3,900.00 \$3,900.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Ford Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: Model: Mustang Creditors Who Have Claims Secured by Property. ■ Debtor 1 only 2006 Year: Debtor 2 only Current value of the Current value of the 207000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$7,575.00 \$7,575.00 ☐ Check if this is community property (see instructions) Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

■ No

□ Yes

Debtor 1	Case 18-19070 Doo	2 1 Filed 07/06/18 Document	Entered 07/06/18 14:20:02 Page 11 of 55 Case number (if know	
			rom Part 2, including any entries for=>	\$11,475.00
	escribe Your Personal and Househole wn or have any legal or equitable		ving items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>Examp</i> □ No	nold goods and furnishings les: Major appliances, furniture, line Describe	ens, china, kitchenware		claims of exemptions.
	Table, 2 bedr	oom seats and misc hou	sehold goods	\$1,500.00
□No			oment; computers, printers, scanners; musi	c collections; electronic devices
	3 Tvs, one la	otop and cell phone		\$900.00
Examp ■ No □ Yes. 9. Equipm	other collections, memorabilia, Describe nent for sports and hobbies	collectibles	oks, pictures, or other art objects; stamp, co	
■ No	musical instruments Describe	and and mossy equipment,	5.5, 5.55, 5.	
■ No	ms ples: Pistols, rifles, shotguns, ammo Describe	unition, and related equipmen	t	
□ No	es ples: Everyday clothes, furs, leathe Describe	r coats, designer wear, shoes	, accessories	
	Uesd clothing	g and shoes		\$500.00
□ No		welry, engagement rings, wed	ding rings, heirloom jewelry, watches, gem	s, gold, silver
	Costume Jew	velry		\$50.00
-	arm animals	leiry		

■ No

☐ Yes. Describe.....

De	ebtor 1	Kimberly M Jor	nes	ocument	Page 12 of 55 Case number ((if known)	
	■ No		ousehold items you did	not already list, i	ncluding any health aids you did n	ot list	
15			III of your entries from Ponter here		ny entries for pages you have attac	ched	\$2,950.00
Pa	rt 4: De	scribe Your Financial	Assets				
			Il or equitable interest in	any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No		e in your wallet, in your ho	·	osit box, and on hand when you file y	our petition	
			ngs, or other financial acco ou have multiple accounts		of deposit; shares in credit unions, bro titution, list each.	okerage ho	uses, and other similar
	_			Institution n	ame:		
			17.1. Prepaid Card	Brinks Pr	epaid Master Card		\$0.55
	Examp		publicly traded stocks estment accounts with bro	•	ey market accounts		
19.	joint v	ublicly traded stock enture	and interests in incorpo	orated and unince	orporated businesses, including a	n interest i	n an LLC, partnership, and
	■ No □ Yes.	Give specific inform	nation about them Name of entity:		% of ownersh	nip:	
	Negoti Non-ne ■ No	<i>iable instrument</i> s inc	s are those you cannot tra	shiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.		
			Issuer name:				
		ment or pension ac ples: Interests in IRA		103(b), thrift saving	s accounts, or other pension or profit	t-sharing pla	ans
	_	List each account se	eparately. Type of account:	Institution n	ame:		
	Your s Examp ■ No	oles: Agreements wit	eposits you have made so	public utilities (elec	tinue service or use from a company ctric, gas, water), telecommunications		es, or others
			manta dia m		ame or individual:		
	Annuit ■ No □ Yes		periodic payment of mone r name and description.	ey to you, either foi	life or for a number of years)		
	Interest			ualified ABLE pro	ogram, or under a qualified state tu	uition prog	ram.

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De	ebtor 1	Kimberly M Jones		Document	Case number (if known)				
	■ No □ Yes	Institution na	ame and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):				
25.	25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit								
	☐ Yes. Give specific information about them								
	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No □ Yes. Give specific information about them								
27.	27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No								
	☐ Yes.	Give specific information a	about them						
M	oney or p	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.			
28.	Tax refu	unds owed to you							
	■ No □ Yes. 0	Give specific information al	bout them, inc	cluding whether you alrea	ady filed the returns and the tax years				
	29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No □ Yes. Give specific information								
30.	30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No								
	☐ Yes.	Give specific information							
31.		s in insurance policies les: Health, disability, or life	e insurance; h	nealth savings account (l	HSA); credit, homeowner's, or renter's insuran	се			
		Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:			
	32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No								
	⊔ Yes.	Give specific information							
33.	 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No 								
	☐ Yes.	Describe each claim							
	■ No			every nature, including	g counterclaims of the debtor and rights to	set off claims			
		Describe each claim							
	■ No	ancial assets you did not Give specific information	i aiready list						

Case 18-19070 Filed 07/06/18 Entered 07/06/18 14:20:02 Document Page 14 of 55 Case number (if known) Debtor 1 **Kimberly M Jones** Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.55 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$11,475.00 Part 3: Total personal and household items, line 15 \$2,950.00 Part 4: Total financial assets, line 36 \$0.55 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$14,425.55

Copy personal property total

Doc 1

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$14,425.55

\$14,425.55

Desc Main

		Docume	III FAUC IS UISS	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kimberly M Jone	s		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1 Identify the Property You Claim a	as Exempt
--	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

chedule A/B that lists this property portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Table, 2 bedroom seats and misc household goods	\$1,500.00	\$1,500.00		735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
3 Tvs, one laptop and cell phone Line from Schedule A/B: 7.1	\$900.00		\$900.00	735 ILCS 5/12-1001(b)
Line Ironi Schedule Arb. 1.1			100% of fair market value, up to any applicable statutory limit	
Uesd clothing and shoes Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Line IIIII Schedule PAB. 11.1			100% of fair market value, up to any applicable statutory limit	
Costume Jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line Holli Schedule AVB. 12.1			100% of fair market value, up to any applicable statutory limit	
Prepaid Card: Brinks Prepaid Master	\$0.55		\$0.55	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Kimberly M Jones

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Official Form 106C

Yes

		Document	Page 17	of 55		
Fill in this inform	nation to identify you	ır case:				
Debtor 1	Kimberly M Jon	95				
Debior 1	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS			
					-	
Case number					Charle	if their in an
(ii kilowii)						if this is an led filing
					amond	ica illing
Official Form	n 106D					
Schedule	D: Creditors	Who Have Claims	Secured	hy Propert	·V	12/15
Jeneuale	D. Orcartors	Wile Have Glaims		a by 1 Topoli	· y	12/10
		If two married people are filing togeth out, number the entries, and attach it				
, ,	have claims secured by	vour property?				
		his form to the court with your other	r schedules Yo	ou have nothing else	to report on this form	
_		•	conocación. To	od navo nouning clos	to report our time form.	
	all of the information l	pelow.				
Part 1: List Al	I Secured Claims			Column A	Column B	Column C
		more than one secured claim, list the cre a particular claim, list the other creditor		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name		Do not deduct the	that supports this	portion
2.1 Auto Coni	nectio Inc	Describe the property that secures	the claim:	value of collateral. \$5,443.84	claim \$3,900.00	If any \$1,543.84
Creditor's Name		2005 Buick Terraza 15000 m		Ψ3,443.04	ψ3,900.00	\$1,545.04
		2003 Buick Terraza 13000 II	illes			
		As of the data was file the plain in				
101 S Lak		As of the date you file, the claim is: apply.	Check all that			
Aurora, IL	60506	Contingent				
Number, Street,	City, State & Zip Code	Unliquidated				
Who owes the de	ht? Chack and	☐ Disputed Nature of lien. Check all that apply.				
_	bt: Check one.	☐ An agreement you made (such as	mortagae or sec	cured		
■ Debtor 1 only □ Debtor 2 only		car loan)	mortgage or sec	Sureu		
Debtor 1 and De	htor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
	ne debtors and another	☐ Judgment lien from a lawsuit	onanie s nem			
☐ Check if this cla		☐ Other (including a right to offset)				
community de						
Date debt was incu	ırred	Last 4 digits of account num	ber			
		-				
2.2 Auto Coni	nectio Inc	Describe the property that secures	the claim:	\$4,439.00	\$7,575.00	\$0.00
Creditor's Name	•	2006 Ford Mustang 207000	miles			
101 S Lak	o S t	As of the date you file, the claim is:	Check all that			
Aurora, IL		apply. Contingent				
	City, State & Zip Code	☐ Unliquidated				
, , , , , , , , , , , , , , , , , , , ,	,, ,	☐ Disputed				
Who owes the de	bt? Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as	mortgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and De		☐ Statutory lien (such as tax lien, me	chanic's lien)			
	ne debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla		☐ Other (including a right to offset)				
community de						

Date debt was incurred

Last 4 digits of account number

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Debtor 1	Kimberly M Jo	ones		Case number (if know)	
	First Name	Middle Name	Last Name		
Add the	dollar value of your	r entries in Column A on t	this page. Write that number here:	\$9,882.8	34
	the last page of you at number here:	ur form, add the dollar va	lue totals from all pages.	\$9,882.	34

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Page 19 of 55 Document Fill in this information to identify your case: Debtor 1 **Kimberly M Jones** Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Aaron's Sales & Lease Last 4 digits of account number 3832 \$1,716.00 Nonpriority Creditor's Name Opened 9/02/10 Last Active 309 E Paces Ferry When was the debt incurred? 7/21/11 Atlanta, GA 30303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify Lease

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Debtor 1 Kimberly M Jones Case number (if know) 4.2 **AFNI** Last 4 digits of account number \$603.00 Nonpriority Creditor's Name PO Box 3097 When was the debt incurred? **Bloomington, IL 61702** Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes 4.3 \$1,800.00 Amer Fst Fin Last 4 digits of account number 0001 Nonpriority Creditor's Name Opened 4/25/16 Last Active 7330 W. 33rd Street When was the debt incurred? 3/24/17 Wichita, KS 67205 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Unsecured Other, Specify 4.4 City of Aurora Last 4 digits of account number \$200.00 Nonpriority Creditor's Name 44 E Downer Place When was the debt incurred? Aurora, IL 60507 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking tickts ☐ Yes

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Debtor 1 Kimberly M Jones Case number (if know) 4.5 City of Chicago Last 4 digits of account number \$9.095.40 Nonpriority Creditor's Name 121 N Lasalle When was the debt incurred? Room 107A Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Parking Tickets ☐ Yes 4.6 ComEd Last 4 digits of account number \$711.12 Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Department** 1919 Swift Drive Oak Brook Terrace, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Electric Utility Service** Other. Specify 4.7 Last 4 digits of account number Credit Mnagement Control, Inc. \$664.00 Nonpriority Creditor's Name When was the debt incurred? 42000 International Pkwy Carrollton, TX 75007-1408 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes

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Case number (if know)

Illinois Tollway	Last 4 digits of account number		\$9,000.00
Nonpriority Creditor's Name 2700 Ogden Ave Downers Grove, IL 60515	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	Student loans		
Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other. Specify Tollway Fire	nes	
Mid Atlantic Finance Co	Last 4 digits of account number	2901	\$3,126.05
Nonpriority Creditor's Name	_	Opened 02/42 Last Active	
4592 Ulmerton Rd Ste 200 Clearwater, FL 33762	When was the debt incurred?	Opened 02/13 Last Active 5/26/15	
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
Yes	■ Other. Specify Automobile	9	
MonteenantiiNord			¢465.00
Montgomery Ward Nonpriority Creditor's Name	Last 4 digits of account number		\$165.00
1112 7th Avenue Monroe, WI 53566	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	a ciaim:	
Check if this claim is for a community debt		protion correspond or discovery the transmitted and	
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other Specify Collections		

Document Page 23 of 55 Debtor 1 Kimberly M Jones Case number (if know) 4.1 Niko Cr Svcs \$1,484.00 Last 4 digits of account number Nonpriority Creditor's Name 3435 N Cicero Ave, When was the debt incurred? Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes Peoples Gas Light & Coke 4.1 \$754.00 Company Last 4 digits of account number Nonpriority Creditor's Name 200 E Randolph St When was the debt incurred? Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Check if this claim is for a community $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify For Furnishing Gas Service ☐ Yes 4.1 **PLS** \$1,095.00 Last 4 digits of account number Nonpriority Creditor's Name 4838 S. Cicero Ave When was the debt incurred? Chicago, IL 60638 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Payday Loan

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Document Page 24 of 55 Debtor 1 Kimberly M Jones Case number (if know) 4.1 **PNC Bank** \$800.00 Last 4 digits of account number 4 Nonpriority Creditor's Name PO Box 535230 When was the debt incurred? Pittsburgh, PA 15219 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes 4.1 Secretary of State \$2,135.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 2701 South Dirksen Pkwy When was the debt incurred? Springfield, IL 62723 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.1 **Snchnfin** \$200.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Villa Park, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

■ No ☐ Yes report as priority claims

■ Other. Specify Collections

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Debt	or 1 Kimberly M Jones	Document Page 2	5 of 55 Case number (if know)	
4.1			· · · · · · · · · · · · · · · · · · ·	
7	Tek-Collect Inc.	Last 4 digits of account number		\$281.00
	Nonpriority Creditor's Name P O Box 1269	When was the debt incurred?		
	Columbus, OH 43216 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the olding	S. Offect all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collections	3	
4.1	Trident Asset Management	Last 4 digits of account number		\$1,034.00
<u> </u>	Nonpriority Creditor's Name 53 Permier Ctr E Ste 4	When was the debt incurred?		·
	Atlanta, GA 30346 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Collections	3	
4.1 9	Ttl Fin Ac	Last 4 digits of account number	3342	\$9,725.72
	Nonpriority Creditor's Name	_		
	2900 West Irving Park Chicago, IL 60618	When was the debt incurred?	Opened 2/16/16 Last Active 9/20/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

■ No

☐ Yes

On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Automobile

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Debtor 1 Kimberly M Jones		Case number (if know)
Aaron's Sales & Lease	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Attn: Bankruptcy Po Box 100039 Kennesaw, GA 30156		Part 2: Creditors with Nonpriority Unsecured Claims
Reillesaw, GA 30130	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Arnold Scott Harris P.C.	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
111 W Jackson Suite 600 Chicago, IL 60604		Part 2: Creditors with Nonpriority Unsecured Claims
omeago, in oboot	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
City of Chicago Corporation	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Counsel Edward N Siskel 121 N LaSalle St Ste 600 Chicago, IL 60602		■ Part 2: Creditors with Nonpriority Unsecured Claims
3.11.000 E	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Mid Atlantic Finance Co	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Attn: Bankruptcy 4592 Ulmerton Rd, Ste 200 Clearwater, FL 33762		■ Part 2: Creditors with Nonpriority Unsecured Claims
0.001 Wator, 1 2 007 02	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?
Rahm Emanuel	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Mayor - City of Chicago 121 N. LaSalle Street, 4th Floor Chicago, IL 60602		■ Part 2: Creditors with Nonpriority Unsecured Claims
omeago, in 00002	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 44,589.29
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 44,589.29

Fill in this infor	mation to identify your	case:		
Debtor 1	Kimberly M Jone	s		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 LLC Madison
4657 W Madison
Chicago, IL 60644

State what the contract or lease is for
One Year Lease

		Docume	ent Page 28 d	of 55	
Fill in thi	s information to identify yo	our case:			
Dobtor 1	Kinahanha M. Ia				
Debtor 1	Kimberly M Jo	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
		NODTHERN BIOTRICT	05 11 1 15 10 10		
United St	ates Bankruptcy Court for th	e: NORTHERN DISTRICT	OF ILLINOIS		
Case nun	nher				
(if known)				☐ Check if this is an	
				amended filing	
					
Officia	al Form 106H				
	dule H: Your Co	dobtors		40/4	_
Sche	dule n. Tour Co	deprois		12/1	<u>5 </u>
				s complete and accurate as possible. If two married	
		the boxes on the left. Attach wn). Answer every question		to this page. On the top of any Additional Pages, writ	е
1. Do	you have any codebtors?	(If you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No)				
□ Ye					
	53				
				ry? (Community property states and territories include	
Arizo	na, California, Idaho, Louisia	ana, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)	
`	o. Go to line 3.				
∐ Ye	es. Did your spouse, former s	spouse, or legal equivalent live	e with you at the time?		
3. In Co	olumn 1. list all of your cod	ebtors. Do not include vour	spouse as a codebto	r if your spouse is filing with you. List the person sho	wn
in lin	e 2 again as a codebtor on	lly if that person is a guaran	tor or cosigner. Make	sure you have listed the creditor on Schedule D (Offi	icial
		cial Form 106E/F), or Sched	ule G (Official Form 10	06G). Use Schedule D, Schedule E/F, or Schedule G t	o fill
out C	Column 2.				
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the de	bt
	Name, Number, Street, City, State at	nd ZIP Code		Check all schedules that apply:	
				D • • • • • •	
3.1	Name			Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
2.0				Cabadida D. lina	
3.2	Name			☐ Schedule D, line	
				☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			<u> </u>	
	City	State	ZIP Code		

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Fill	in this information to identify your c	ase:							
Del	otor 1 Kimberly M	Jones							
	otor 2				_				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number 		-			Check if this is An amende A supplem 13 income	ed filing		
O	fficial Form 106I					MM / DD/		9	
S	chedule I: Your Inc	ome				WINT / DD/			12/15
sup spo atta	as complete and accurate as pos- plying correct information. If you use. If you are separated and you ch a separate sheet to this form. t1: Describe Employment	are married and not filii Ir spouse is not filing wi	ng jointly, and your ith you, do not inclu	spouse i ide inforr	s liv natio	ing with you, incl on about your sp	ude informati ouse. If more	on about space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-filing	spouse	
	If you have more than one job,	Employment status	■ Employed	■ Employed			☐ Employed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not e	☐ Not employed		
	employers.	Occupation	Occupation CNA						
	Include part-time, seasonal, or self-employed work.	Employer's name	By Your Side H Service Inc	ome Ca	re				
	Occupation may include student or homemaker, if it applies.	Employer's address	28 E Hinsdale Ave. Ste. 3 Hinsdale, IL 60521						
		How long employed the	here? 6 Mont	hs					
Par	Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any I	ine, write \$0 in the	space. Include	e your noi	n-filing
	u or your non-filing spouse have me e space, attach a separate sheet to		ombine the information	n for all e	mplo	oyers for that perso	on on the lines	below. If	you need
						For Debtor 1	For Debtor		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,576.17	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	2,576.17	\$	N/A	

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Deb	tor 1	Kimberly M Jones	Case number (if known)								
					For	Debtor 1			Debtor -filing s		
	Сор	y line 4 here	4.		\$	2,576.	17	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	497.9	92	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.0	00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50) .	\$_	0.0		\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.0	00	\$		N/A	_
	5e.	Insurance	5e	€.	\$	0.0	00	\$		N/A	_
	5f.	Domestic support obligations	5f		\$	0.0	00	\$		N/A	_
	5g.	Union dues	50	J.	\$	0.0	00	\$		N/A	=
	5h.	Other deductions. Specify:	_ 5h	1.+	\$	0.0	90	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	497.9	92	\$		N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,078.2	25	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a .	\$	0.0	00	\$		N/A	
	8b.	Interest and dividends	8b		š -	0.0		\$_		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$_	0.0		\$		N/A	_
	8d.	Unemployment compensation	80		\$_	0.0		\$		N/A	_
	8e.	Social Security	86	€.	\$_	0.0	00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g		\$_ \$	0.0 0.0		\$		N/A N/A	_
	8g. 8h.	Other monthly income. Specify: Prorated Tax Refund	_	ا. ۱.+	\$ _	521.0		,		N/A N/A	_
	OH.	Trofated Tax Refund	_ 01	I.Ŧ -	Ψ_	JZ 1.0	0	「Ψ <u></u>		IN/A	- ¬
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	521.0	66	\$		N/A	4
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		2,599.91 +	\$		N/A	= \$	2.599.91
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-		2,000.01	* -		1471	-	2,000.01
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not a second contribution.	depe			. •			Schedule 11.		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	2,599.91
13.	Do y	you expect an increase or decrease within the year after you file this form	?							Combi month	ned ly income
		No.									
	П	Yes Explain:									

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Fill	in this information to identify your case:					
Deb	otor 1 Kimberly M Jones			Check	if this is:	
Deb	otor 2				n amended filing	ving postpetition chapter
1	ouse, if filing)		_			the following date:
Unit	ted States Bankruptcy Court for the: NORTHE	ERN DISTRICT OF ILLING	OIS	N	IM / DD / YYYY	
Cas	se number					
(If k	known)					
O	fficial Form 106J					
	chedule J: Your Expen	ses				12/15
Be info	as complete and accurate as possible. ormation. If more space is needed, attac mber (if known). Answer every question	If two married people are h another sheet to this t				
1.	Is this a joint case?					
	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separa	te household?				
	☐ No ☐ Yes. Debtor 2 must file Officia		for Separate House	<i>hold</i> of Debto	r 2.	
2.	Do you have dependents? ☐ No					
	YAS	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the					□ No
	dependents names.		Son		19	Yes
			Daughter		20	□ No ■ Yes
						□ No
						☐ Yes
						□ No
3.	Do your expenses include					☐ Yes
O.	expenses of people other than yourself and your dependents?					
Est	et 2: Estimate Your Ongoing Monthly timate your expenses as of your bankrupenses as of a date after the bankruptcy plicable date.	ptcy filing date unless y				
the	clude expenses paid for with non-cash g s value of such assistance and have incl fficial Form 106l.)				Your expe	enses
,	,					
4.	The rental or home ownership expens payments and any rent for the ground or	•	nclude first mortgage	4. \$		533.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's, or renter's	insurance		4b. \$		0.00
	4c. Home maintenance, repair, and up			4c. \$		0.00
5.	4d. Homeowner's association or conde		me equity loops	4d. \$ 5. \$		0.00
J.	Additional mortgage payments for you	ar residence, such as nor	ne equity idans	J. Þ		0.00

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Debtor 1	Kimberly M Jones	Case num	ber (if known)	
s. Utiliti	es:			
6a.	Electricity, heat, natural gas	6a.	\$	126.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		125.00
6d.	Other. Specify:	6d.	\$	0.00
	and housekeeping supplies	— 7.	\$	740.00
	care and children's education costs	8.	\$	0.00
	ing, laundry, and dry cleaning	9.	\$	100.00
	onal care products and services	9. 10.	\$	
	•			100.00
	cal and dental expenses	11.	\$	10.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	150.00
	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	itable contributions and religious donations	14.	\$	0.00
	•	14.	Ψ	0.00
5. Insur	ance. ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.	·	105.00
	Other insurance. Specify:	15d.		0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.	130.	Ψ	0.00
Speci		16.	\$	0.00
	Ilment or lease payments:		<u> </u>	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	300.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	— 17d.	*	0.00
	payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Speci		19.		
0. Othe !	r real property expenses not included in lines 4 or 5 of this form or on Schee	dule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.	\$	0.00
	r: Specify:	21.		0.00
5			- +	0.00
	ılate your monthly expenses			
	Add lines 4 through 21.		\$	2,289.00
22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. /	Add line 22a and 22b. The result is your monthly expenses.		\$	2,289.00
			· —	_,
	ulate your monthly net income.			_
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,599.91
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,289.00
23c.	Subtract your monthly expenses from your monthly income.	23c.	\$	310.91
	The result is your <i>monthly net income</i> .	230.	*	010.01
For ex	ou expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?			se or decrease because of a
	, , ,			
■ No				

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Fill in this i	nformation to identify your	case:			
Debtor 1	Kimberly M Jones				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Medalla Niana	Last Name		
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	er				
(if known)					☐ Check if this is an
					amended filing
Official F	Form 106Dec				
	ration About a	n Individual	Dehtor's Sch	nadulas	40/45
Decia	iation About a	III IIIuIVIuuai	Depiol 3 301	icuuics	12/15
f two marrie	ed people are filing together	r, both are equally respon	nsible for supplying corre	ct information.	
	le this form whenever you fi oney or property by fraud in				
	oth. 18 U.S.C. §§ 152, 1341, 1		auptoy ouse our result in	inics up to ψ200,000, οι τ	imprisonment for up to 20
	Sign Below				
	Sign below				
Did yo	ou pay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	nkruptcy forms?	
■ N	0				
ΠΥ	es. Name of person			Attach Bankruptcy	Petition Preparer's Notice,
_	· —			Declaration, and S	Signature (Official Form 119)
	penalty of perjury, I declare by are true and correct.	that I have read the sum	mary and schedules filed	with this declaration and	I
X /e/	Kimberly M Jones		X		
	mberly M Jones		Signature of D	ebtor 2	
	nature of Debtor 1		Q		
Do	to July 6 2019		Date		
Da	te July 6, 2018		Date		

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F	ll in this inforn	nation to identify you	r case:								
De	ebtor 1	Kimberly M Jon		dle Name		Last Name					
De	ebtor 2	riistivaine	Wilde	are rearrie		Lastivame					
(Sp	pouse if, filing)	First Name	Midd	dle Name		Last Name					
Ur	nited States Bar	nkruptcy Court for the:	NORTH	ERN DISTRICT C	OF ILLIN	IOIS					
Ca	ase number										
	known)							_	heck if this is an		
								ar	mended filing		
_	··· · · -	407									
_	fficial Fo										
S	tatement	of Financial	Attairs	tor Individ	duals	Filing for E	Bankruptcy		4/1		
		and accurate as poss nore space is needed.									
		n). Answer every que		sparate sneet to	1115 101	iii. Oii tile top oi ai	iy additional pages,	write you	i ilaille allu case		
Pá	art 1: Give D	Details About Your Ma	arital Status	and Where You	Lived	Before					
1.		r current marital statu	ıs?								
	_										
	☐ Married										
	■ Not mar	ried									
2.	During the last 3 years, have you lived anywhere other than where you live now?										
	□ No										
	Yes. Lis	at all of the places you	ived in the la	ast 3 years. Do no	ot includ	le where you live nov	W.				
	Debtor 1 Pr	ior Address:		Dates Debtor 1 lived there		Debtor 2 Prior A	ddress:		Dates Debtor 2 lived there		
	4147 W Wa Chicago, I	ashington Blvd L 60624		From-To: 02/2016-02/20	17	☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:		
	901 E Ben Aurora, IL			From-To: 02/2015-02/20	16	☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:		
3.									? (Community property		
sta	ites and territori	ies include Arizona, Ca	ilifornia, idar	io, Louisiana, Nev	vada, N	ew Mexico, Puerto F	rico, rexas, vvasning	ton and w	isconsin.)		
	No										
	☐ Yes. Ma	ake sure you fill out Sc	hedule H: Yo	our Codebtors (Of	fficial Fo	orm 106H).					
Pa	art 2 Explai	in the Sources of You	r Income								
_	Did was bas	lu f u									
4.	Fill in the tota	e any income from er al amount of income yo ng a joint case and you	u received f	rom all jobs and a	all busin	esses, including par	t-time activities.	ous calen	idar years?		
	□ No										
	Yes. Fill	I in the details.									
			Debtor 1				Debtor 2				
			Sources of Check all t		(befo	ss income ore deductions and usions)	Sources of incor Check all that app		Gross income (before deductions and exclusions)		

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Case number (if known) Debtor 1 Kimberly M Jones

					Debtor 1					Debtor 2		
	Cher		Sources of Check all the		Gross income (before deductions and exclusions)			Sources of inc Check all that a		Gross income (before deductions and exclusions)		
From January 1 of current year until the date you filed for bankruptcy:			■ Wages, bonuses, ti	ages, commissions, \$4,196.50 ses, tips			0	☐ Wages, combonuses, tips	missions,			
					☐ Operati	ng a business				☐ Operating a	business	
			dar year: December :	31, 2017)	■ Wages, bonuses, ti	commissions,		\$13,421.0	0	☐ Wages, com bonuses, tips	missions,	
					☐ Operati	ng a business				☐ Operating a	business	
			dar year bef December 3		■ Wages, bonuses, ti	commissions,		\$10,360.0	0	☐ Wages, com bonuses, tips	missions,	
					☐ Operati	ng a business				☐ Operating a	business	
	List e	each s	•	he gross inco	•	·	•	ceived together, list o not include incom		•		
					Dalatand					Dahtan 0		
					Debtor 1 Sources of Describe be		eac (be	oss income from th source fore deductions and dusions)	d	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3:	List	Certain Pa	yments You	Made Befor	e You Filed for	Bankr	uptcy				
6.	_	either No.	Neither De individual p	ebtor 1 nor Dorimarily for a	ebtor 2 has personal, fa	mily, or househo	umer d old purp	lebts. Consumer de				1(8) as "incurred by an
			- ~	Go to line 7	•	or barikrupicy, di	iu you i	pay any creditor a to	otal C	οι φο,425 οι πιοι	G:	
			☐ Yes	paid that cre not include	editor. Do no payments to	t include paymer an attorney for the	nts for o	domestic support of	bligat	tions, such as ch	ild support a	he total amount you nd alimony. Also, do
		Yes.	Debtor 1 o	or Debtor 2 o	r both have	primarily consu	umer d				·	
			■ No.	Go to line 7								
			□ Yes	List below e include pay	each creditor	mestic support o		al of \$600 or more a				t creditor. Do not nclude payments to an
	Cred	ditor'	s Name and	l Address		Dates of payme	ent	Total amount		Amount you still owe	Was this p	payment for

Page 36 of 55 Case number (if known) Document Debtor 1 Kimberly M Jones

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	Yes. List all payments to an insider.									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment				
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an				
	No☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name				
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures								
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.									
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case				
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?				
	Creditor Name and Address	Describe the Property		Date		Value of the property				
		Explain what happened	d							
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institution	, set off any a	amounts from your				
	Creditor Name and Address	action was	Amount							
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 									
Pai	t 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankrup No	etcy, did you give any gift	s with a total value	of more than \$60	0 per person	?				
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value				
	Person to Whom You Gave the Gift and Address:									

Case 18-19070 Doc 1 Filed 07/06/18 Entered 07/06/18 14:20:02 Desc Main Document Page 37 of 55 Case number (if known) Debtor 1 Kimberly M Jones 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Attorney Fee \$360.00 7/2/2018 \$360.00 Swanson & Desai, LLC 2314 W North Ave Ste C-1W Chicago, IL 60647 Access Counseling Credit Counseling \$14.95 \$14.95 633 W 5th Street Suite 26001 Los Angeles, CA 90071 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο

Yes. Fill in the details.

Person Who Received Transfer **Address**

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

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Debtor 1 **Kimberly M Jones**

19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No		y property to a	ı self-settle	d trust or similar device	of which you	are a
	☐ Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transf made	er was
Pa	rt 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and S	torage Unit	ts		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.						
	☐ Yes. Fill in the details.						
		Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	before clo	palance sing or ransfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, a	ny safe de	posit box or other depos	sitory for secu	rities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you sthave it?	till
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	place other than your	home within 1	year befo	re you filed for bankrup	cy?	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you so have it?	till
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else					
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ude any propei	ty you bor	rowed from, are storing	for, or hold in	trust
	■ No						
	☐ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
Pa	rt 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these states.	air, land, soil, surface	e water, ground				ous or
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos		environmental	law, wheth	er you now own, operat	e, or utilize it o	or used
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,						

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Kimberly M Jones

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of an	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or admin	nistrative proceeding under any en	vironr	mental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case		
Par	t 11: Give Details About Your Business or Co	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing exec	utive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	■ No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
	Business Name D Address	Describe the nature of the business	S	Employer Identification number Do not include Social Security n	number or ITIN.		
	(Number, Street, City, State and ZIP Code)	lame of accountant or bookkeeper	r	Dates business existed			
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No						
	Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Pate Issued					

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Debtor 1 Kimberly M Jones Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kimberly M Jones Kimberly M Jones Signature of Debtor 2 Signature of Debtor 1 Date Date July 6, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$360.00 toward the flat fee, leaving a balance due of \$3,640.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$**0.00**.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: July 6, 2018	right to appear in court to object.	
Signed:		
/s/ Kimberly M Jones	/s/ Mehul D. Desai	
Kimberly M Jones	Mehul D. Desai	_
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the an	nounts are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	e Kimberly M Jones		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the fill be rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received			360.00	
				3,640.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	a. Analysis of the debtor's financial situation, and reneb. Preparation and filing of any petition, schedules, stc. Representation of the debtor at the meeting of credd. [Other provisions as needed]	atement of affairs and plan which	may be required;		
6.	By agreement with the debtor(s), the above-disclosed f	fee does not include the following	service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.		payment to me for r	representation of the debtor(s) in	
١.	July 6, 2018	/s/ Mehul D. Desa	i		
	Date	Mehul D. Desai			
		Signature of Attorne Swanson & Desai	/		
		2314 W North Ave			
		Chicago, IL 60647			
		312-666-7882 Fa kswanson@swan			
		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Kimberly M Jones		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	25
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to tl	he best of my
Date:	July 6, 2018	/s/ Kimberly M Jones Kimberly M Jones Signature of Debtor		

Aaron's Sales & Lease 309 E Paces Ferry Atlanta, GA 30303

Aaron's Sales & Lease Attn: Bankruptcy Po Box 100039 Kennesaw, GA 30156

AFNI PO Box 3097 Bloomington, IL 61702

Amer Fst Fin 7330 W. 33rd Street Wichita, KS 67205

Arnold Scott Harris P.C. 111 W Jackson Suite 600 Chicago, IL 60604

Auto Connectio Inc 101 S Lake St Aurora, IL 60506

City of Aurora 44 E Downer Place Aurora, IL 60507

City of Chicago 121 N Lasalle Room 107A Chicago, IL 60602

City of Chicago Corporation Counsel Edward N Siskel 121 N LaSalle St Ste 600 Chicago, IL 60602

ComEd
Bankruptcy Department
1919 Swift Drive
Oak Brook Terrace, IL 60523

Credit Mnagement Control, Inc. 42000 International Pkwy Carrollton, TX 75007-1408

Illinois Tollway 2700 Ogden Ave Downers Grove, IL 60515

Mid Atlantic Finance Co 4592 Ulmerton Rd Ste 200 Clearwater, FL 33762

Mid Atlantic Finance Co Attn: Bankruptcy 4592 Ulmerton Rd, Ste 200 Clearwater, FL 33762

Montgomery Ward 1112 7th Avenue Monroe, WI 53566

Niko Cr Svcs 3435 N Cicero Ave, Chicago, IL 60641

Peoples Gas Light & Coke Company 200 E Randolph St Chicago, IL 60601

PLS 4838 S. Cicero Ave Chicago, IL 60638

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2 Transam Plaza Dr
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Tek-Collect Inc. P O Box 1269 Columbus, OH 43216

Trident Asset Management 53 Permier Ctr E Ste 4 Atlanta, GA 30346

Ttl Fin Ac 2900 West Irving Park Chicago, IL 60618